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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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EXAMINER

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ART UNIT	PAPER NUMBER
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Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary

Application No.	08/828,022	Applicant(s)	SAFFARIAN, AMIR M.
Examiner	Jamara A. Franklin	Art Unit	2876

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 11 July 2001.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 19, 20, and 22-26 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 19, 20, and 22-26 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) The proposed drawing correction filed on _____ is: a) approved b) disapproved by the Examiner.
If approved, corrected drawings are required in reply to this Office action.

12) The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
a) The translation of the foreign language provisional application has been received.

15) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) Notice of References Cited (PTO-892) 4) Interview Summary (PTO-413) Paper No(s) _____.
2) Notice of Draftsperson's Patent Drawing Review (PTO-948) 5) Notice of Informal Patent Application (PTO-152)
3) Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____. 6) Other: _____

DETAILED ACTION

Acknowledgment is made of the receipt of the appeal brief filed on 7/11/01. Claims 19, 20, and 22-26 are currently pending.

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 19, 22, 25, and 26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Wing (US 4,623,965) in view of Schultz et al (US 5,542,487) (hereinafter referred to as 'Schultz').

Wing teaches an electronic checkbook 10 having a face plate 18 featuring an alphanumeric keyboard for receiving transaction data, a display screen 28 for displaying entries for review, a print mechanism 30 for printing name, current date, amount (numerically and alphabetically), memorandum and check number on a check 38, and a RAM memory cell for maintaining and recording a transaction list.

Wang lacks the teaching of a check printer encoding the check amount in magnetic ink at a predetermined location.

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Schultz teaches a printer unit 10 which prints magnetic ink characters 27 on a form of a check (col. 3, line 60-col. 4, line 4).

One of ordinary skill in the art would have readily recognized that encoding the check amount in magnetic ink at the time the check is written helps to secure the check since the magnetic ink would be difficult for one to fraudulently manipulate in an attempt to change the check amount. The MICR encoding may also help to process the check quicker when the check is delivered to a banking/ check cashing institution. Therefore, it would have been obvious, at the time the invention was made, to modify the teachings of Wing with the MICR printing as taught by Schultz.

3. Claims 20, 23, and 24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Wing/Schultz as applied to claim 19 above, and further in view of Yasui (US 5,583,783).

Wing/Schultz lacks the specific teaching of a memory to recall a list of payee names.

Yasui teaches a checkwriter 1 which stores and recalls payee codes, inherently, within a memory. All payee codes are displayed on a template 7. The user selects the payee code of the entity to be paid and enters the code onto the keyboard so that the checkwriter 1 prints the corresponding name onto the payee field of the check (col. 5, lines 41-51 and col. 6, lines 17-20).

One of ordinary skill in the art would have readily recognized that storing the list of payees in a memory provides the user with a short-cut and time-saving method to printing the payees name in the payee field of the check. Therefore, it would have been obvious, at the time the invention was made, to modify the teachings of Wing/Schultz with the method of storing and recalling a list of payees as taught by Yasui.

Conclusion

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Kapp et al. (US 5,233,547) teach an electronic checking account apparatus and method having a digitizer to receive information as a check is being written.

Kim et al. (US 5,299,295) teach a method an apparatus for electronically viewing, printing, and registering checks.

Havlovick et al. (US 5,475,403) teach electronic checking with printing.

Kimura (US 5,372,436) teaches a typewriter having a check printing function.

Nissim (US 5,895,904) teaches a magnetic ink character recognition encoder utilizing a dot matrix printer head.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jamara A. Franklin whose telephone number is (703) 305-0128. The examiner can normally be reached on Monday through Friday 8:00am to 4:30pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on (703) 305-3503. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 308-7722 for regular communications and (703)308-7722 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-0956.

Jamara A. Franklin
Examiner
Art Unit 2876

September 7, 2001

MS
MICHAEL G. LEE
SUPERVISORY PATENT EXAMINER
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